



## IL Test Answers

1. The protected income level for Independent Living is \$475.
2. Who can receive coverage under the MS program?  
**Elderly (over 65) and/or Disabled**
3. Medically Needy is the name of the benefit plan for persons seeking Medicaid coverage through a spenddown.
4. The resource limits for the IL program are \$2000 for one person and \$3000 for two or more.
5. The resource limits for QMB and LMB are \$6600 for 1 person and \$9910 for 2 or more.
6. What month does a consumer become QMB eligible?
  1. The month of application.
  2. **The month after the month the application is processed.**
  3. The third month of eligibility.
7. List one income disregard for Medical?  
  
**\$20 MS disregard, Self Employment Cost of Doing Business Disregard, Blind Work Expense, or Impairment Related Work Expenses**
8. Independent Living cases are set up using 6 month base periods.
9. Name the 3 ways to apply expenses to a spenddown.
  1. **MEEX**
  2. **Provider billed**
  3. **Beneficiary billed**

10. List 2 types of expenses that can be entered on the MEEX screen.  
(Hint- there are 4 types)
1. **Health Insurance Premiums**
  2. **Due & Owing Expenses**
  3. **Medical expenses for a person coded DI on the SEPA screen  
(non-disabled, non-aged spouse)**
  4. **Nursing Facility charges**
11. Medicare Part A is Hospital coverage.
12. Medicare Part B is Medical coverage.
13. Medicare Part D is Prescription drug coverage.
14. A consumer who has Medicare and Medicaid is called a Dual Eligible.
15. Help with Medicare Part D basic premium, partial co-pays and deductible is called Part D Subsidy or Low Income Subsidy.
16. An applicant is going through the PMD process. SSA will not make a disability determination due to the individual not being eligible for cash payment. What do you need to do next?

**Complete the DDS paperwork and refer consumer to DDS for a disability determination.**

